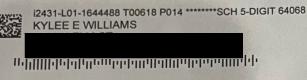
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August 26, 2022

Re: Notice of Security Incident

Dear Kylee:

Edfinancial Services, LLC (Edfinancial), your student loan servicer for Federal Student Aid (FSA), is writing to make you aware of an incident that may affect the security of some of your information. While we are not aware of any actual or attempted misuse of your information, we are providing you with an overview of the incident, our ongoing response, and resources available to you right now to protect yourself from any potential consequences.

What happened? On July 21, 2022, Nelnet Servicing, LLC (Nelnet), our servicing system and customer website portal provider, notified us that they had discovered a vulnerability that we believe led to this incident. Nelnet informed us that its cybersecurity team took immediate action to secure the information system, block the suspicious activity, fix the issue, and launched an investigation with third-party forensic experts to determine the nature and scope of the activity. On August 17, 2022, this investigation determined that certain student loan account registration information was accessible by an unknown party beginning in June 2022 and ending on July 22, 2022. Following these actions, they notified the U.S. Department of Education who in turn notified law enforcement. We are fully cooperating with the law enforcement investigations. Edfinancial's systems and accounts that are not hosted by Nelnet were not impacted by this incident.

What information was involved? Nelnet's investigation determined that the impacted information included your name, address, email address, phone number, and Social Security number. This incident did not impact the security of your financial account numbers or payment information.

What are we doing? The confidentiality, privacy, and security of our customers' information is one of our highest priorities. We are notifying potentially impacted individuals, including you, so that we can provide you with services and resources to best protect yourself from any potential consequences should you feel it is appropriate to do so. As a precaution, we are offering you immediate access to credit monitoring and identity theft protection services for 24 months at no cost to you, through Experian. You can find information about how to enroll in these services in the enclosed "Steps You Can Take to Help Protect Your Personal Information." We encourage you to enroll in these services, as we are not able to do so on your behalf.

What can you do? We encourage you to remain vigilant against incidents of identity theft and fraud over the next 24 months, by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed "Steps You Can Take to Help Protect Your Personal Information."